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June 21, 2017

Guidestone Financial Resources
Retirement Options
2401 Cedar Springs Road
Dallas, TX 75201-1498

Re: *Edward F. Crocker; Chapter 11; Case No. 17-11811-JDW*

Dear Sir or Madam:

This is in response to your letter of June 14, 2017 in the above matter.

There are a number of misstatements of law in your letter. These retirement assets are not "exempt from the bankruptcy estate", they are probably not property of the bankruptcy estate but the Debtor may also be entitled to claim exemptions for them.

More importantly, however, the automatic stay provisions (and related provisions of the Bankruptcy Code) prohibit the kind of activity mentioned in the third paragraph of your letter. The Debtor may not, in fact, make payments on any pre-petition loan absent court approval, after notice and a hearing. Even if a default occurs, the additional negative impacts of that, as outlined in your letter, are prohibited by the automatic stay provisions of the Bankruptcy Code.

Because you elected to file your correspondence with the clerk of the Court, I am forced to do the same.

I trust you will be governed accordingly so there will be no automatic stay violations here.

With best wishes, I remain

Respectfully yours,

LAW OFFICES OF CRAIG M. GENO, PLLC



Craig M. Geno

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